

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ronald W. Keller, II
Brenda Lee Keller
Debtors

Case No. 16-01598-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db/jdb
4777721 +Ronald W. Keller, II, Brenda Lee Keller, 5212 Royal Drive, Mechanicsburg, PA 17055-3512
Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875,
Camp Hill, PA 17001-8875
4777725 Computer Credit, Inc., 470 West Hanes Mill Road, PO Box 5238,
Winston Salem, NC 27113-5238
4777728 +Dr. Jeffrey A. Marks, DPM, 161 Old School House Lane, Suite 2,
Mechanicsburg, PA 17055-5680
4777729 +Holy Spirit Hospital, 503 North 21st St., Camp Hill, PA 17011-2288
4777731 +Home Point Financial, 425 Phillips Boulevard, Ewing, NJ 08618-1430
4777739 +Revenue Collection, P.O. Box 2103, Mechanicsburg, PA 17055-2103
4777742 +The Danbury Mint, 47 Richards Ave, Norwalk, CT 06857-0001
4777743 US Small Business Administration, 301 Tom Martin Drive, Suite 120, Birmingham, AL 35210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4777726 EDI: DISCOVER.COM Jul 27 2016 19:03:00 Discover Financial Services LLC, P.O. Box 15316,
Wilmington, DE 19850
4777732 +E-mail/Text: bk@lendingclub.com Jul 27 2016 19:07:21 Lending Club Corporation,
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
4777733 +E-mail/Text: unger@members1st.org Jul 27 2016 19:07:32 Members 1st FCU, 5000 Louise Drive,
Mechanicsburg, PA 17055-4899
4777734 +E-mail/Text: margreen@pinnaclehealth.org Jul 27 2016 19:07:30 Pinnacle Health Medical Group,
P.O. Box 1129, Harrisburg, PA 17108-1129
4777741 +EDI: RMSC.COM Jul 27 2016 19:03:00 Synchb/Mattress Warehouse, PO Box 965036,
Orlando, FL 32896-5036
4777740 +EDI: RMSC.COM Jul 27 2016 19:03:00 Synchb/lowes, P.O. Box 956005, Orlando, FL 32896-0001
4777744 +EDI: WFFC.COM Jul 27 2016 19:03:00 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4777722* Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875,
Camp Hill, PA 17001-8875
4777723* Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875,
Camp Hill, PA 17001-8875
4777724* Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875,
Camp Hill, PA 17001-8875
4777727* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services LLC, P.O. Box 15316,
Wilmington, DE 19850)
4777730* +Holy Spirit Hospital, 503 North 21st St., Camp Hill, PA 17011-2288
4777735* +Pinnacle Health Medical Group, P.O. Box 1129, Harrisburg, PA 17108-1129
4777736* +Pinnacle Health Medical Group, P.O. Box 1129, Harrisburg, PA 17108-1129
4777737* +Pinnacle Health Medical Group, P.O. Box 1129, Harrisburg, PA 17108-1129
4777738* +Pinnacle Health Medical Group, P.O. Box 1129, Harrisburg, PA 17108-1129

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Home Point Financial Corporation
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com
Paul Donald Murphy-Ahles on behalf of Joint Debtor Brenda Lee Keller pmurphy@dplglaw.com,
kgreene@dplglaw.com
Paul Donald Murphy-Ahles on behalf of Debtor Ronald W. Keller, II pmurphy@dplglaw.com,
kgreene@dplglaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Ronald W. Keller II**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3906**

EIN --_-----

Debtor 2 **Brenda Lee Keller**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7638**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-01598-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald W. Keller II

Brenda Lee Keller

**By the
court:**July 27, 2016Honorable Mary D. France
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.